

REMARKS/ARGUMENTS

Claim Rejections - 35 USC §112

Claims 30-31 were rejected by the Examiner under 35 USC §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 29, the independent claim which claims 30 and 31 depend from, has been amended herewith to provide the proper antecedent basis for "said signal bearing media" found in claims 30-31. Accordingly, Applicant respectfully submits that claims 30-31 are also in condition for allowance.

Claim Rejections - 35 USC §101

Claims 29-32 and claims 33-42 were rejected by the Examiner under 35 USC §101, because the claimed invention is allegedly directed to non-statutory subject matter.

Independent claims 29 and 33 have been amended herewith to include additional elements previously disclosed in the specification. These additional elements, now incorporated into each of the independent claims, comprise tangible and statutory subject matter, thereby obviating the rejection under 35 U.S.C. §101. Each of the dependent claims which depend therefrom, now incorporating the same statutory elements as contained in the independent claims from which they depend, are now also statutory in nature. Applicant respectfully submits that claims 29-32 and claims 33-42 are now in condition for allowance.

Claim Rejections - 35 U.S.C. §103(a)

Claims 1-3, 5-7, and 9 were rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Morris (2004/0024605).

McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Morris apparently teaches a system for ensuring that each lien securing real estate is released in a timely fashion after an obligation underlying a lien has been satisfied (*see* Morris at page 2, paragraph 17).

The transaction data of claim 1 of the present invention is specifically related to the origination of a loan for real property. In contrast, the transaction data taught by Morris is specifically related to releasing liens for real property. This data is very different than the transaction data of the present invention, rendering the citation of Morris inapplicable as disqualifying art.

In addition, the reference to Morris cited by the Examiner for profile data does not even reference profile data but instead talks about creating a “subscriber profile.” (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not even mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile for the user of the system and is not related in any relevant way to loan origination information, as specifically claimed in amended independent claim 1. Accordingly, any attempt to link the subscriber profile to the subscriber data of the present invention, as claimed in independent claim 1, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the profile data of the present invention, as claimed in amended independent claim 1, is provided by a person or entity affiliated with the origination of the original document request.

Finally the profile data of the present invention, as claimed in amended independent claim 1, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

Accordingly, as shown above, the combination of McDonald and Morris, as well as the other art made of record in the office action, do not disclose, teach, or suggest the unique elements set forth in amended independent claim 1. Accordingly, Applicant respectfully submits that amended independent claim 1 is allowable over the art made of record in the present application.

Applicant respectfully submits that claims 2-3, 5-7, and 9, all depending from newly amended independent claim 1 or from one or more dependent claims which depend from newly amended independent claim 1, contain additional limitations that further distinguish the present invention. Inasmuch as the limitations of claim 1 are not disclosed by either McDonald or Morris and, given that claim 1 is allowable over McDonald and Morris, claims 2-3, 5-7, and 9 are also allowable over McDonald and Morris and the other art made of record in the present application.

Claim Rejections - 35 U.S.C. §103(a)

Claim 4 was rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Morris (2004/0024605) and further in view of Geist (2005/0038754).

McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Morris apparently teaches a system for ensuring that each lien securing real estate is released in a timely fashion after an obligation underlying a lien has been satisfied (*see* Morris at page 2, paragraph 17).

Geist apparently teaches methods of self-authentication for documents (*see* Geist at abstract, generally).

The transaction data of claim 1 of the present invention is specifically related to the origination of a loan for real property. In contrast, the transaction data taught by Morris is specifically related to releasing liens for real property. This data is very different than the transaction data of the present invention, rendering the citation of Morris inapplicable as disqualifying art.

In addition, the reference to Morris cited by the Examiner for profile data does not even reference profile data but instead talks about creating a “subscriber profile.” (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not ever mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile for the user of the system and is not related in any relevant way to loan origination information, as specifically claimed in amended independent claim 1. Accordingly, any attempt to link the subscriber profile to the subscriber data of the present invention, as claimed in independent claim 1, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the profile data of the present invention, as claimed in amended independent claim 1, is provided by a person or entity affiliated with the origination of the original document request.

Finally the profile data of the present invention, as claimed in amended independent claim 1, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

Geist does not disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed in amended independent claim 1. Accordingly, the addition of Geist to McDonald and Morris does not provide sufficient grounds for rejecting claim 4, which depends from dependent claim 3, which depends from dependent claim 2, which depends from allowable independent claim 1. Applicant respectfully submits that dependent claim 4 is allowable over the art made of record in the present application.

Claim Rejections - 35 U.S.C. §103(a)

Claims 8 and 10 were rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Morris (2004/0024605), and further in view of Vagim (2008/0071676).

McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Morris apparently teaches a system for ensuring that each lien securing real estate is released in a timely fashion after an obligation underlying a lien has been satisfied (*see* Morris at page 2, paragraph 17).

Vagim apparently teaches methods related to credit analysis, reports and scoring for various types of loan applications (*see* abstract of Vagim, generally).

The transaction data of claim 1 of the present invention is specifically related to the origination of a loan for real property. In contrast, the transaction data taught by Morris is specifically related to releasing liens for real property. This data is very different than the transaction data of the present invention, rendering the citation of Morris inapplicable as disqualifying art.

In addition, the reference to Morris cited by the Examiner for profile data does not even reference profile data but instead talks about creating a “subscriber profile.” (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not ever mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile for the user of the system and is not related in any relevant way to loan origination information, as specifically claimed in amended independent claim 1. Accordingly, any attempt to link the subscriber profile to the subscriber data of the present invention, as claimed in independent claim 1, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the profile data of the present invention, as claimed in amended independent claim 1, is provided by a person or entity affiliated with the origination of the original document request. Finally the profile data of the present invention, as claimed in amended independent claim 1, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

Vagim does not disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed in amended independent claim 1. Accordingly, the addition of Vagim to McDonald and Morris does not provide sufficient grounds for rejecting claims 8 and 10, which depend from

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allowable independent claim 1. Applicant respectfully submits that dependent claims 8 and 10 are allowable over the art made of record in the present application.

Claim Rejections - 35 U.S.C. §103(a)

Claim 11 was rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Morris (2004/0024605), and further in view of Vagim (2008/0071676) and in further view of Geist (2005/0038754).

McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Morris apparently teaches a system for ensuring that each lien securing real estate is released in a timely fashion after an obligation underlying a lien has been satisfied (*see* Morris at page 2, paragraph 17).

Vagim apparently teaches methods related to credit analysis, reports and scoring for various types of loan applications (*see* abstract of Vagim, generally).

Geist apparently teaches methods of self-authentication for documents (*see* Geist at abstract, generally).

The transaction data of claim 1 of the present invention is specifically related to the origination of a loan for real property. In contrast, the transaction data taught by Morris is specifically related to releasing liens for real property. This data is very different than the transaction data of the present invention, rendering the citation of Morris inapplicable as disqualifying art.

In addition, the reference to Morris cited by the Examiner for profile data does not even reference profile data but instead talks about creating a “subscriber profile.” (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not ever mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile for the user of the system and is not related in any relevant way to loan origination information, as specifically claimed in amended independent claim 1. Accordingly, any attempt to link the subscriber profile to the subscriber data of the present invention, as claimed in independent claim 1, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the profile data of the present invention, as claimed in amended independent claim 1, is provided by a person or entity affiliated with the origination of the original document request. Finally the profile data of the present invention, as claimed in amended independent claim 1, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

Neither Vagim nor Geist discloses, teaches, or suggests the use of profile data or transaction data as disclosed and claimed in amended independent claim 1. Accordingly, the addition of Vagim and Geist to McDonald and Morris does not provide sufficient grounds for rejecting claim 11, which depends from dependant claim 10, which depends from allowable independent claim 1. Applicant respectfully submits that dependent claim 11 is allowable over the art made of record in the present application.

Claim Rejections - 35 U.S.C. §103(a)

Claims 12 and 29-32 were rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Morris (2004/0024605), and further in view of Solano (2004/0015540).

McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Morris apparently teaches a system for ensuring that each lien securing real estate is released in a timely fashion after an obligation underlying a lien has been satisfied (*see* Morris at page 2, paragraph 17).

Solano apparently teaches an extendible modular application server including one or more remote client facilities and remove network facilities (*see* abstract of Solano, generally).

Independent claim 29 has been amended herewith to more particularly point out and distinctly claim the subject matter of the present invention.

The transaction data of claim 1 and claim 29 of the present invention is specifically related to the origination of a loan for real property. In contrast, the transaction data taught by Morris is specifically related to releasing liens for real property. This data is very different than the transaction data of the present invention, rendering the citation of Morris inapplicable as disqualifying art.

In addition, the reference to Morris cited by the Examiner for profile data does not even reference profile data but instead talks about creating a “subscriber profile.” (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not ever mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile for the user of the system and is not related in any relevant way to loan origination information, as specifically claimed in amended independent claims 1 and 29. Accordingly, any attempt to link the subscriber profile to the subscriber data of the present invention, as claimed in independent claims 1 and 29, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the profile data of the present invention, as claimed in amended independent claim 1, is provided by a person or entity affiliated with the origination of the original document request.

Finally the profile data of the present invention, as claimed in amended independent claims 1 and 29, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

Solano does not disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed in amended independent claims 1 and 29. Accordingly, the addition of Solano to McDonald and Morris does not provide sufficient grounds for rejecting dependent claim 12, independent claim 29, and dependent claims 30-32, which depend directly or indirectly from newly amended independent claims 1 and 29. Applicant respectfully submits that dependent claim 12, independent claim 29, and dependent claims 30-32 are allowable over the art made of record in the present application.

Claim Rejections - 35 U.S.C. §103(a)

Claims 13-14 were rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Morris (2004/0024605), and further in view of Chang (6,968,503).

McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Morris apparently teaches a system for ensuring that each lien securing real estate is released in a timely fashion after an obligation underlying a lien has been satisfied (*see* Morris at page 2, paragraph 17).

Chang apparently teaches a workflow server system using an XML namespace designed to execute various workflow server services. (*see* abstract of Chang, generally).

The transaction data of claim 1 of the present invention is specifically related to the origination of a loan for real property. In contrast, the transaction data taught by Morris is specifically related to releasing liens for real property. This data is very different than the transaction data of the present invention, rendering the citation of Morris inapplicable as disqualifying art.

In addition, the reference to Morris cited by the Examiner for profile data does not even reference profile data but instead talks about creating a “subscriber profile.” (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not ever mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile for the user of the system and is not related in any relevant way to loan origination information,

as specifically claimed in amended independent claim 1. Accordingly, any attempt to link the subscriber profile to the subscriber data of the present invention, as claimed in independent claim 1, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the profile data of the present invention, as claimed in amended independent claim 1, is provided by a person or entity affiliated with the origination of the original document request.

Finally the profile data of the present invention, as claimed in amended independent claim 1, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

Chang does not disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed in amended independent claim 1. Accordingly, the addition of Chang to McDonald and Morris does not provide sufficient grounds for rejecting claims 13 and 14, which depend indirectly from allowable independent claim 1. Applicant respectfully submits that dependent claims 13 and 14 are allowable over the art made of record in the present application.

Claim Rejections - 35 U.S.C. §103(a)

Claim 15 was rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Morris (2004/0024605), further in view of Vagim (2008/0071676), further in view of Geist (2005/0038754), and further in view of Chang (6,968,503).

McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Morris apparently teaches a system for ensuring that each lien securing real estate is released in a timely fashion after an obligation underlying a lien has been satisfied (*see* Morris at page 2, paragraph 17).

Vagim apparently teaches methods related to credit analysis, reports and scoring for various types of loan applications (*see* abstract of Vagim, generally).

Geist apparently teaches methods of self-authentication for documents (*see* Geist at abstract, generally).

Chang apparently teaches a workflow server system using an XML namespace designed to execute various workflow server services. (*see* abstract of Chang, generally).

The transaction data of claim 1 of the present invention is specifically related to the origination of a loan for real property. In contrast, the transaction data taught by Morris is specifically related to releasing liens for real property. This data is very different than the transaction data of the present invention, rendering the citation of Morris inapplicable as disqualifying art.

In addition, the reference to Morris cited by the Examiner for profile data does not even reference profile data but instead talks about creating a “subscriber profile.” (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not ever mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile

for the user of the system and is not related in any relevant way to loan origination information, as specifically claimed in amended independent claim 1. Accordingly, any attempt to link the subscriber profile to the subscriber data of the present invention, as claimed in independent claim 1, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the profile data of the present invention, as claimed in amended independent claim 1, is provided by a person or entity affiliated with the origination of the original document request.

Finally the profile data of the present invention, as claimed in amended independent claim 1, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

None of Geist, Vagim, or Chang disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed in amended independent claim 1. Accordingly, the addition of Geist, Vagim, and Chang to McDonald and Morris does not provide sufficient grounds for rejecting dependent claim 15, which depends indirectly from allowable independent claim 1. Applicant respectfully submits that dependent claim 15 is allowable over the art made of record in the present application.

Claim Rejections - 35 U.S.C. §103(a)

Claims 16, 21-24, 27-28, 33, 35, and 40 were rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Solano (2004/0015540).

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McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Solano apparently teaches an extendible modular application server including one or more remote client facilities and remove network facilities (*see* abstract of Solano, generally).

Independent claim 16 has been amended herewith to more particularly point out and distinctly claim the subject matter of the present invention.

The transaction data of newly amended independent claim 16 of the present invention is specifically related to the origination of a loan for real property.

The Examiner has admitted that McDonald does not show the receipt of a document request containing transaction data, adding profile data, extracting forms, etc. (see Office Action at pages 4-5). All of these are specific components of amended independent claim 16. Accordingly, Applicant respectfully submits that McDonald is insufficient to serve as invalidating art for amended independent claim 16.

In addition, even if the Examiner includes the Morris reference, the reference to Morris cited by the Examiner for profile data does not even reference profile data but instead talks about creating a “subscriber profile.” (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not ever mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile for the user of the system and is not related in any relevant way to loan origination information, as specifically claimed in amended independent claim 1. Accordingly, any attempt to link the subscriber profile to the subscriber

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data of the present invention, as claimed in independent claim 16, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the profile data of the present invention, as claimed in amended independent claim 16, is provided by a person or entity affiliated with the origination of the original document request.

Finally the profile data of the present invention, as claimed in amended independent claim 16, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

Solano does not disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed in amended independent claim 16. Accordingly, the addition of Solano to McDonald does not provide sufficient grounds for independent claim 16. Applicant respectfully submits that independent claim 16 is allowable over the art made of record in the present application.

Similarly, Applicant respectfully submits that dependent claims 21-24 and 27-28, which depend directly or indirectly from allowable independent claim 16 are also allowable over the art made of record in the present application.

Claim Rejections - 35 U.S.C. §103(a)

Claims 17-20 and 25 were rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Solano (2004/0015540), and in further view of Carlson (2004/0177021).

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McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Solano apparently teaches an extendible modular application server including one or more remote client facilities and remove network facilities (*see* abstract of Solano, generally).

Carlson apparently teaches an apparatus and methods for creating enhanced investment returns for investors by utilizing standard insurance products and recognizing the actuarial expectation of death for lives within a pool of insured lives (*see* abstract of Carlson, generally).

The Examiner has admitted that McDonald does not show the receipt of a document request containing transaction data, adding profile data, extracting forms, etc. (see Office Action at pages 4-5). All of these are specific components of amended independent claim 16. Accordingly, Applicant respectfully submits that McDonald is insufficient to serve as invalidating art for amended independent claim 16.

In addition, even if the Examiner includes the Morris reference, the reference to Morris cited by the Examiner for profile data does not even reference profile data but instead talks about creating a “subscriber profile.” (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not ever mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile for the user of the system and is not related in any relevant way to loan origination information, as specifically claimed in amended independent claim 1. Accordingly, any attempt to link the subscriber profile to the subscriber data of the present invention, as claimed in independent claim 16, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the profile data of the present invention, as claimed in amended independent claim 16, is provided by a person or entity affiliated with the origination of the original document request.

Finally the profile data of the present invention, as claimed in amended independent claim 16, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

Carlson does not disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed in amended independent claim 16. Accordingly, the addition of Carlson, to McDonald and Solano does not provide sufficient grounds for allowable independent claim 16. Accordingly, Applicant respectfully submits that dependent claims 17-20 and 25, which depend directly or indirectly from allowable independent claim 16 are also allowable over the art made of record in the present application.

Claim Rejections - 35 U.S.C. §103(a)

Claim 26 was rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Solano (2004/0015540), and further in view of Geist (2005/0038754).

McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Solano apparently teaches an extendible modular application server including one or more remote client facilities and remove network facilities (*see* abstract of Solano, generally).

Geist apparently teaches methods of self-authentication for documents (*see* Geist at abstract, generally).

Independent claim 16 has been amended herewith to more particularly point out and distinctly claim the subject matter of the present invention. The transaction data of claim 16 of the present invention is specifically related to the origination of a loan for real property.

The Examiner has admitted that McDonald does not show the receipt of a document request containing transaction data, adding profile data, extracting forms, etc. (see Office Action at pages 4-5). All of these are specific components of amended independent claim 16. Accordingly, Applicant respectfully submits that McDonald is insufficient to serve as invalidating art for amended independent claim 16.

In addition, even if the reference to Morris cited by the Examiner for profile data is included, the reference to Morris does not even reference profile data but instead talks about creating a “subscriber profile.” (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not ever mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile for the user of the system and is not related in any relevant way to loan origination information, as specifically claimed in amended independent claim 16. Accordingly, any attempt to link the subscriber profile to the subscriber data of the present invention, as claimed in independent claim 16, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the

profile data of the present invention, as claimed in amended independent claim 16, is provided by a person or entity affiliated with the origination of the original document request.

Finally the profile data of the present invention, as claimed in amended independent claim 16, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

Neither of Solano or Geist disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed in amended independent claim 16. Accordingly, the addition of Solano and Geist to McDonald does not provide sufficient grounds for rejecting dependent claim 26, which depends indirectly from allowable independent claim 16. Applicant respectfully submits that dependent claim 16 is allowable over the art made of record in the present application.

Claim Rejections - 35 U.S.C. §103(a)

Claim 34 was rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Solano (2004/0015540), and further in view of Olson (2003/0120583).

McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Solano apparently teaches an extendible modular application server including one or more remote client facilities and remove network facilities (*see* abstract of Solano, generally). Geist apparently teaches methods of self-authentication for documents (*see* Geist at abstract, generally).

Olson apparently teaches a method for configuring a subscriber unit for operation in a wireless communications system (*see* Olson at abstract, generally).

Independent claim 33 has been amended herewith to more particularly point out and distinctly claim the subject matter of the present invention. The transaction data and profile data of independent claim 33 of the present invention is specifically related to the origination of a loan for real property.

The Examiner has admitted that McDonald does not show the receipt of a document request containing transaction data, adding profile data, extracting forms, etc. (see Office Action at pages 4-5). All of these are specific components of amended independent claim 33. Accordingly, Applicant respectfully submits that McDonald is insufficient to serve as invalidating art for amended independent claim 33.

In addition, even if the reference to Morris cited by the Examiner for profile data is included, the reference to Morris does not even reference profile data but instead talks about creating a "subscriber profile." (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not ever mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile for the user of the system and is not related in any relevant way to loan origination information, as specifically claimed in amended independent claim 33. Accordingly, any attempt to link the subscriber profile to the subscriber data of the present invention, as claimed in independent claim 33, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the

profile data of the present invention, as claimed in amended independent claim 33, is provided by a person or entity affiliated with the origination of the original document request.

Finally the profile data of the present invention, as claimed in amended independent claim 33, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

Neither of Solano or Olson disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed in amended independent claim 1. Accordingly, the addition of Solano and Olson to McDonald does not provide sufficient grounds for rejecting dependent claim 34, which depends indirectly from allowable independent claim 33. Applicant respectfully submits that dependent claim 34 is allowable over the art made of record in the present application.

Claim Rejections - 35 U.S.C. §103(a)

Claims 36 and 39 were rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Solano (2004/0015540), and further in view of Vagim (2008/0071676).

McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Solano apparently teaches an extendible modular application server including one or more remote client facilities and remove network facilities (*see* abstract of Solano, generally).

Vagim apparently teaches methods related to credit analysis, reports and scoring for various types of loan applications (*see* abstract of Vagim, generally).

Independent claim 33 has been amended herewith to more particularly point out and distinctly claim the subject matter of the present invention. The transaction data and profile data of independent claim 33 of the present invention is specifically related to the origination of a loan for real property.

The Examiner has admitted that McDonald does not show the receipt of a document request containing transaction data, adding profile data, extracting forms, etc. (see Office Action at pages 4-5). All of these are specific components of amended independent claim 33. Accordingly, Applicant respectfully submits that McDonald is insufficient to serve as invalidating art for amended independent claim 33.

In addition, even if the reference to Morris cited by the Examiner for profile data is included, the reference to Morris does not even reference profile data but instead talks about creating a "subscriber profile," (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not ever mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile for the user of the system and is not related in any relevant way to loan origination information, as specifically claimed in amended independent claim 33. Accordingly, any attempt to link the subscriber profile to the subscriber data of the present invention, as claimed in independent claim 33, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the profile data of the present invention, as claimed in amended independent claim 33, is provided by a person or entity affiliated with the origination of the original document request.

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Finally the profile data of the present invention, as claimed in amended independent claim 33, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

Neither of Solano or Vagim disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed in amended independent claim 33. Accordingly, the addition of Solano and Vagim to McDonald does not provide sufficient grounds for rejecting dependent claims 36 and 39, which depend indirectly from allowable independent claim 33. Applicant respectfully submits that dependent claims 36 and 39 are allowable over the art made of record in the present application.

Claim Rejections - 35 U.S.C. §103(a)

Claims 37-38 were rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Solano (2004/0015540), and further in view of Holenstein (6,662,196).

McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Solano apparently teaches an extendible modular application server including one or more remote client facilities and remove network facilities (*see* abstract of Solano, generally).

Holenstein apparently teaches a bidirectional database replication system (*see* Holenstein at abstract, generally).

Independent claim 33 has been amended herewith to more particularly point out and distinctly claim the subject matter of the present invention. The transaction data and profile data of independent claim 33 of the present invention is specifically related to the origination of a loan for real property.

The Examiner has admitted that McDonald does not show the receipt of a document request containing transaction data, adding profile data, extracting forms, etc. (see Office Action at pages 4-5). All of these are specific components of amended independent claim 33. Accordingly, Applicant respectfully submits that McDonald is insufficient to serve as invalidating art for amended independent claim 33.

In addition, even if the reference to Morris cited by the Examiner for profile data is included, the reference to Morris does not even reference profile data but instead talks about creating a "subscriber profile," (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not ever mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile for the user of the system and is not related in any relevant way to loan origination information, as specifically claimed in amended independent claim 33. Accordingly, any attempt to link the subscriber profile to the subscriber data of the present invention, as claimed in independent claim 33, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the profile data of the present invention, as claimed in amended independent claim 33, is provided by a person or entity affiliated with the origination of the original document request.

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Finally the profile data of the present invention, as claimed in amended independent claim 33, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

Neither of Solano or Holenstein disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed in amended independent claim 33. Accordingly, the addition of Solano and Holenstein to McDonald does not provide sufficient grounds for rejecting dependent claims 37 and 38, which depend indirectly from allowable independent claim 33. Applicant respectfully submits that dependent claims 37 and 38 are allowable over the art made of record in the present application.

Claim Rejections - 35 U.S.C. §103(a)

Claims 41-42 were rejected by the Examiner under 35 U.S.C. §103(a) as being unpatentable over McDonald (2004/0019558) in view of Solano (2004/0015540), further in view of Vagim (2008/0071676), further in view of Olson (2003/0120583), and further in view of Holenstein (6,662,196).

McDonald apparently teaches a method and apparatus for collecting information for a mortgage loan originated by a loan originator for a loan customer in coordination with a loan broker (*see* abstract of Morris, generally).

Solano apparently teaches an extendible modular application server including one or more remote client facilities and remove network facilities (*see* abstract of Solano, generally).

Vagim apparently teaches methods related to credit analysis, reports and scoring for various types of loan applications (*see* abstract of Vagim, generally).

Olson apparently teaches a method for configuring a subscriber unit for operation in a wireless communications system (*see* Olson at abstract, generally).

Holenstein apparently teaches a bidirectional database replication system (*see* Holenstein at abstract, generally).

Independent claim 33 has been amended herewith to more particularly point out and distinctly claim the subject matter of the present invention. The transaction data and profile data of independent claim 33 of the present invention is specifically related to the origination of a loan for real property.

The Examiner has admitted that McDonald does not show the receipt of a document request containing transaction data, adding profile data, extracting forms, etc. (see Office Action at pages 4-5). All of these are specific components of amended independent claim 33. Accordingly, Applicant respectfully submits that McDonald is insufficient to serve as invalidating art for amended independent claim 33.

In addition, even if the reference to Morris cited by the Examiner for profile data is included, the reference to Morris does not even reference profile data but instead talks about creating a "subscriber profile." (*see* Morris at page 2, paragraph 17). While Morris does not provide additional detail on this matter, Morris does not ever mention the provision of profile data and is silent as to how the subscriber profile is actually created. In addition, the subscriber profile taught by Morris is apparently an information profile for the user of the system and is not related in any relevant way to loan origination information, as specifically claimed in amended independent claim 33. Accordingly, any attempt to link the subscriber profile to the subscriber data of the present invention, as claimed in independent claim 33, is simply speculative and unsupported by the reference to Morris.

Further, the subscriber profile taught by Morris is apparently an automatically generated profile of the subscriber or user of the system and is generated by the system of Morris. In contrast, the profile data of the present invention, as claimed in amended independent claim 33, is provided by a person or entity affiliated with the origination of the original document request.

Finally the profile data of the present invention, as claimed in amended independent claim 33, is directed towards loan origination, not the release of liens. This further invalidates the use of Morris as a disqualifying reference.

None of Solano or Vagim or Olsen or Holenstein disclose, teach, or suggest the use of profile data or transaction data as disclosed and claimed in amended independent claim 33. Accordingly, the addition of Solano and Vagim and Olsen and Holenstein to McDonald does not provide sufficient grounds for rejecting dependent claims 41 and 42, which depend indirectly from allowable independent claim 33. Applicant respectfully submits that dependent claims 41 and 42 are allowable over the art made of record in the present application.

Conclusion

In summary, none of the cited art, either alone or in combination, discloses, teaches, or suggests the unique combination of features in Applicant's claims presently on file. Therefore, Applicant respectfully asserts that all of Applicant's claims, as presently amended or previously constituted, are allowable over the art of record. Accordingly, Applicant respectfully requests that a timely Notice of Allowance be issued in this case at the earliest possible date. Applicant represents hereby that no new matter has been added as a result of this amendment.

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The Examiner is invited to telephone the undersigned if this would in any way advance the prosecution of this case.

Respectfully submitted,
WRIGHT LAW GROUP, PLLC

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By _____

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